

State of Washington  
Office of the Insurance Commissioner  
1998 Washington Market Share and Loss Ratio

Top 40 Authorized Companies

Zero Premium and Loss Companies Excluded

Line of Business: Commercial Auto No-Fault (personal injury protection)

All Dollars in Thousands

Rank	Company Name	NAIC Code	Dom	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	Mutual Of Enumclaw Ins Co	14761	WA	\$887	18.41%	\$826	(\$43)	(5.26)%
2	State Farm Mut Auto Ins Co	25178	IL	\$440	9.13%	\$457	\$257	56.29%
3	Unioard Ins Co	25747	WA	\$334	6.94%	\$363	\$216	59.66%
4	Truck Ins Exch	21709	CA	\$244	5.07%	\$239	\$59	24.75%
5	Grange Ins Assn	22101	WA	\$221	4.58%	\$111	\$61	54.80%
6	Farmers Ins Exch	21652	CA	\$218	4.53%	\$230	\$106	46.24%
7	Safeco Ins Co Of Amer	24740	WA	\$176	3.66%	\$172	\$45	25.99%
8	American States Ins Co	19704	IN	\$171	3.55%	\$174	\$159	91.48%
9	North Pacific Ins Co	23892	OR	\$163	3.39%	\$162	\$67	41.16%
10	American Economy Ins Co	19690	IN	\$151	3.13%	\$154	\$75	48.31%
11	Progressive Northern Ins Co	38628	WI	\$116	2.41%	\$105	\$71	67.95%
12	Allstate Ind Co	19240	IL	\$104	2.15%	\$102	\$45	43.84%
13	Mid-Century Ins Co	21687	CA	\$98	2.03%	\$83	\$3	4.20%
14	Great West Cas Co	11371	NE	\$96	2.00%	\$77	\$27	35.02%
15	Firemans Fund Ins Co	21873	CA	\$81	1.68%	\$77	\$41	53.72%
16	Allstate Ins Co	19232	IL	\$75	1.55%	\$77	(\$31)	(40.88)%
17	Travelers Ind Co	25658	CT	\$69	1.43%	\$62	\$27	43.47%
18	Transportation Ins Co	20494	IL	\$58	1.20%	\$46	\$26	56.65%
19	West American Ins Co	44393	IN	\$53	1.11%	\$67	(\$16)	(24.31)%
20	Northland Ins Co	24015	MN	\$52	1.07%	\$44	\$107	245.59%
21	Zurich American Ins Co	16535	NY	\$46	0.95%	\$52	\$0	(0.49)%
22	First Natl Ins Co Of Amer	24724	WA	\$44	0.91%	\$42	\$1	2.12%
23	American Ins Co	21857	NE	\$40	0.84%	\$30	\$34	113.42%
24	General Ins Co Of Amer	24732	WA	\$39	0.80%	\$38	\$5	14.05%
25	Cascade Natl Ins Co	10175	WA	\$35	0.73%	\$43	\$71	165.04%
26	Travelers Ind Co Of IL	25674	IL	\$34	0.71%	\$42	\$16	37.47%
27	Fidelity & Guaranty Ins Co	35386	IA	\$33	0.68%	\$27	\$6	23.63%
28	Financial Ind Co	19852	CA	\$31	0.65%	\$32	\$15	46.55%
29	National Cas Co	11991	WI	\$29	0.61%	\$25	\$31	124.61%
30	Transcontinental Ins Co	20486	NY	\$28	0.59%	\$26	\$14	55.87%
31	Phoenix Ins Co	25623	CT	\$27	0.55%	\$20	\$26	134.81%
32	Federated Service Ins Co	28304	MN	\$25	0.52%	\$26	\$17	65.87%
33	Employers Fire Ins Co	20648	MA	\$25	0.51%	\$16	\$9	56.96%
34	Western Natl Assur Co	24465	WA	\$23	0.48%	\$23	(\$6)	(24.64)%
35	Continental Cas Co	20443	IL	\$22	0.47%	\$22	(\$34)	(150.12)%
36	American Guarantee & Liability Ins	26247	NY	\$22	0.46%	\$25	\$17	69.64%
37	American & Foreign Ins Co	24589	DE	\$19	0.39%	\$14	\$19	134.91%
38	Assurance Co Of Amer	19305	NY	\$19	0.38%	\$17	\$23	137.38%
39	Cornhusker Cas Co	20044	NE	\$17	0.36%	\$11	\$7	60.80%
40	American Employers Ins Co	20613	MA	\$17	0.36%	\$11	\$5	50.10%
All 170 Other Companies				\$436	9.05%	\$470	\$208	44.20%
Totals (Loss Ratio is average)				\$4,817	100.00%	\$4,636	\$1,786	38.53%

(1)Excluding all Loss Adjustment Expenses (LAE)